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TO **NAME** Examiner Jason BORLINGHAUS
FIRM Art Unit: 3628
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PAGES (INCLUDING COVER): 17 ✓**ORIGINAL TO FOLLOW IN MAIL:** ☐ Yes ☒ No

FROM **NAME:** James R. Miner (Reg. No. 40,444)
DIRECT DIAL: 703-714-7449

MESSAGE Attached please find the following regarding U.S. Patent Application No. 09/773,539:

1. Amendment (14 pages); ✓
2. Petition for One-Month Extension of Time (1 page); and ✓
3. Certificate of Transmission (1 page) ✓

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OPERATOR

DATE: May 6, 2005 ✓
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CLIENT/MATTER NAME: Genworth
CLIENT/MATTER NO.: 52493.000121

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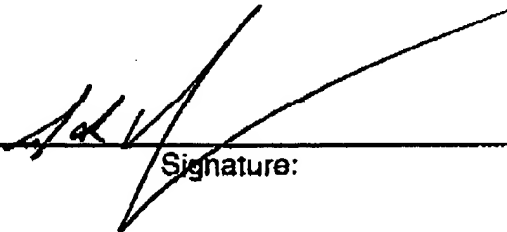
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :

Robin C. RUTH, et al.

Application No.: 09/773,539

Filed: February 2, 2001

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Group Art Unit: 3628

Examiner: Jason BORLINGHAUS

**For: SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM
INVOLVING THE COLLECTION OF PAYMENTS**

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Amendment

In response to the Official Action mailed on January 6, 2005, in the above-referenced patent application, Applicant submits the following remarks.

- Amendments to the Claims begin on page 2.
- Remarks/Arguments begin on page 7.